

Information to identify the case:

Debtor 1	<u>Micaela A. Mendez</u>	Social Security number or ITIN	xxx-xx-5769
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-30447-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Micaela A. Mendez

5/21/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Micaela A. Mendez
Debtor

Case No. 18-30447-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 21, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2021:

Recip ID	Recipient Name and Address
db	+ Micaela A. Mendez, 1159 N. East Avenue, Vineland, NJ 08360-2305
cr	+ Bay Atlantic Federal Credit Union, McKenna, DuPont, Higgins & Stone, P.O. Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
517839618	+ Ariel Mendez, 360 N. Lincoln Ave., Vineland, NJ 08361-3004
517812295	+ Bob's Furniture/Wells Fargo, POB 14517, Des Moines, Iowa 50306-3517
517812297	+ Capital One/Cbela, 4800 NW 1st Street, Suite 300, Lincoln, Nebraska 68521-4463
517812298	+ Carrington Mortgage Services, LLC, POB 5001, Westfield, Indiana 46074-5001
517812303	+ Cumberland OB/GYN PA, 1138 E. Chestnut Ave., Vineland, New Jersey 08360-5053
517812304	+ Excelcare Alliance, LLC, Attn #17103K, POB 14000, Belfast, Maine 04915-4033
517812305	+ Fein Such Kahn & Shephard, 7 Century Drive, Suite 201, Parsippany, New Jersey 07054-4673
517812306	+ Inspira - South Jersey Healthcare, 238 S. Evergreen Ave., Woodbury, New Jersey 08096-2714
517812307	+ MPMA, INC, 1138 E. Chestnut Ave., Suite #7C, Vineland, New Jersey 08360-5053
517985148	+ Toyota Motor Credit Corporation, Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517903805	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517938342	+ U.S. Bank et al by its servicer, Selene Finance LP, c/o Schiller Knapp Lefkowitz Hertz LLP, 9990 Richmond Ave. Suite 400, South Houston, TX 77042-4546
517812310	+ US Department of Education/GLELSI, POB 7860, Madison, Wisconsin 53707-7860

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 21 2021 21:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 21 2021 21:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517812294	+ Email/Text: lrichard@bayatlanticfcu.org	May 21 2021 21:35:00	Bay Atlantic Federal Credit Union, 101 W. Elmer Road, Vineland, New Jersey 08360-6312
517926442	Email/Text: laura@redbanklaw.com	May 21 2021 21:33:00	Bay Atlantic Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
517900987	EDI: CAPITALONE.COM	May 22 2021 00:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517812296	EDI: CAPITALONE.COM	May 22 2021 00:33:00	Capital One Bank (USA), N.A., POB 71083, Charlotte, North Carolina 28272-1083
517812300	EDI: CITICORP.COM	May 22 2021 00:33:00	Citi Bank, POB 6403, Sioux Falls, South Dakota 57117-6403
517812301	+ EDI: WFNNB.COM	May 22 2021 00:33:00	Comenity Bank/Boscov's, Bankruptcy Department, POB 183043, Columbus, Ohio 43218-3043
517812302	+ Email/PDF: creditonebknofications@resurgent.com	May 21 2021 21:57:38	Credit One Bank, POB 98873, Las Vegas, Nevada 89193-8873
517929230	Email/PDF: resurgentbknofications@resurgent.com	May 21 2021 21:56:02	LVNV Funding, LLC, Resurgent Capital Services,

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User: admin

Page 2 of 3

Date Rcvd: May 21, 2021

Form ID: 318

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517812308	+ Email/Text: EBN_Waco@Receivemoremp.com	May 21 2021 21:37:00	PO Box 10587, Greenville, SC 29603-0587 PMAB, LLC, 4135 South Stream Blvd., Suite 400, Charlotte, North Carolina 28217-4636
517922999	EDI: Q3G.COM	May 22 2021 00:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517839467	+ Email/Text: bkteam@selenefinance.com	May 21 2021 21:34:00	Selene Finance, LP, 9990 Richmond Ave., Houston TX 77042-4559
517812309	EDI: TFSR.COM	May 22 2021 00:33:00	Toyota Financial Services, POB 4102, Carol Stream, Illinois 60197-4102
517931995	EDI: WFFC.COM	May 22 2021 00:33:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
517911846	EDI: WFFC.COM	May 22 2021 00:33:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 16			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517812299		CBNA/The Home Depot, POB 6497, Sioux Falls,

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Douglas S. Stanger	on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Michael R. DuPont	on behalf of Creditor Bay Atlantic Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com
R. A. Lebron	

District/off: 0312-1

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Page 3 of 3

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on behalf of Creditor Selene Finance LP as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR ONE WILLIAM STREET REMIC TRUST 2008-1 bankruptcy@fskslaw.com

Richard James Tracy, III

on behalf of Creditor US Bank National Association as Trustee for One William Street REMIC Trust 2008-1 by its servicing agent Selene Finance, LP richard.tracy.iii@gmail.com, tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com

Richard James Tracy, III

on behalf of Creditor Selene Finance LP as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR ONE WILLIAM STREET REMIC TRUST 2008-1 richard.tracy.iii@gmail.com, tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Victor Druziako

on behalf of Debtor Micaela A. Mendez bkdruziako@aol.com

TOTAL: 10